

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tyler A. Jones
 Debtor

Case No. 19-16162-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db +Tyler A. Jones, 68 Cranfield Court, Elizabethtown, PA 17022-1771
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14397674 +Chantel Zimmerman, 206 Mandarin Lane, Elizabethtown, PA 17022-7811
 14397679 +Elizabethtown Borough, 600 South Hanover Street, Elizabethtown, PA 17022-2522
 14397681 +George Doyle, 280 Governor Stable Road, Bainbridge, PA 17502-9584
 14397685 +Ian Zev Winograd, Esq., Pressler & Pressler, LLP, 400 Horsham Road, Suite 110,
 Horsham, PA 19044-2146
 14397688 +Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
 14397689 Lancaster General Hospital, PO Box 824809, Philadelphia, PA 19182-4809
 14397690 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
 14397691 +M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
 14397692 +Marlin Leasing Corporation, PO Box 1626, Mount Laurel, NJ 08054-7626
 14397693 Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900
 14397694 Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
 14397695 +PPL Electric Utilities, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1179
 14397697 +W&Z MGMT, LLC, 608 Market Street, Suite 1, New Cumberland, PA 17070-1993

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:37:08
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2020 03:37:30 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14397671 EDI: BANKAMER.COM Jan 11 2020 08:23:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 14397672 +EDI: TSYS2.COM Jan 11 2020 08:23:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14397673 EDI: CAPITALONE.COM Jan 11 2020 08:23:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 14397675 +EDI: CHASE.COM Jan 11 2020 08:23:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14397676 +E-mail/Text: electronicbkdocs@nelnet.net Jan 11 2020 03:37:15 Dept Of Education/neln,
 Po Box 82561, Lincoln, NE 68501-2561
 14397677 +EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14397680 E-mail/Text: bankruptcyfilings@fundbox.com Jan 11 2020 03:35:24 Fundbox,
 300 Montgomery Street, San Francisco, CA 94104
 14397682 +EDI: PHINAMERI.COM Jan 11 2020 08:23:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14397683 +E-mail/Text: bankruptcies@halstedfinancial.com Jan 11 2020 03:38:10
 Halsted Financia Services, LLC, PO Box 828, Skokie, IL 60076-0828
 14397684 EDI: HY11.COM Jan 11 2020 08:23:00 Hyundai Motor Finance, PO Box 660891,
 Dallas, TX 75266-0891
 14397686 +EDI: IRS.COM Jan 11 2020 08:23:00 Internal Revenue Service, 600 Arch Street, RM 5200,
 Philadelphia, PA 19106-1612
 14397687 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Jan 11 2020 03:38:14
 Kabbage Business Loan, PO Box 77081, Atlanta, GA 30357-1081
 14397678 EDI: USBANKARS.COM Jan 11 2020 08:23:00 Elan Financial Service, Po Box 790084,
 Saint Louis, MO 63179

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14397696 ##+Teacher's Federal Credit Union, 2410 N. Ocean Ave, Farmingville, NY 11738-2916

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
JOSEPH L QUINN on behalf of Debtor Tyler A. Jones CourtNotices@rqplaw.com
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Tyler A. Jones</u>	Social Security number or ITIN	xxx-xx-9971
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-16162-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tyler A. Jones

1/9/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.